

Information to identify the case:

Debtor 1 Maria D. Flynn
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) _____
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 17-19307-VFP

Social Security number or ITIN xxx-xx-3459
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria D. Flynn

8/4/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria D. Flynn
Debtor

Case No. 17-19307-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 51

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db +Maria D. Flynn, 120 Vreeland Court, Mahwah, NJ 07430-2022
516810721 +AFS, Box 65018, Baltimore, MD 21264-5018
516810720 +Advance Dental Care, LLC, 330 Ridge Road, Mahwah, NJ 07430-3613
516810723 American Honda Finance, 200 Little Falls Drive, Wilmington, DE 19808
516810724 +Amerifinancial Solutions, Box 602570, Charlotte, NC 28260-2570
516810727 +Bergen Regional Medical Center, 230 East Ridgewood Avenue, Paramus, NJ 07652-4142
516810728 +C.Tech Collections, Inc., Box 402, Mount Sinai, NY 11766-0402
516810729 +CACH/Collect America, 4340 S Monaco Street, Denver, CO 80237-3581
516810730 +Carrington Mtg Serv., 1610 E. St. Andrew Place, Suite B-150, Santa Ana, CA 92705-4931
516810732 +Celentano, Stadtmauer Esqs., 1035 Route 46 East, Box 2594, Clifton, NJ 07013-7481
516810733 +Coldstadt, Box 246, Paramus, NJ 07653-0246
516810736 +Eastern States Recovery Serv., LLC, 2036 Ingalls Avenue, Linden, NJ 07036-1029
516810737 +Euler Hermes, 800 Red Brook Blvd, Suite 400 C, Owings Mills, MD 21117-5190
516810738 #+Federated Law Group, PLLC, 13205 US Highway One, Suite 555, Juno Beach, FL 33408-2253
516810739 +First Data Global Leasing, Co., Box 173845, Denver, CO 80217-3845
516810740 +First Data Merchant Services, 4000 Coral Ridge Drive, C-230, Pompano Beach, FL 33065-7614
516810741 +Freshview, 10865 Grandview Drive, Suite 2000, Overland Park, KS 66210-1519
516810742 +Good Samaritan Hospital, 255 Lafayette Avenue, Route 59, Suffern, NY 10901-4869
516810743 +Hackensack Univ. Med. Group, Box 48027, Newark, NJ 07101-4827
516810744 +Horizon BCBS, 3 Penn Plaza, Newark, NJ 07105-2200
516810745 +Ignite Payments, LLC, 14141 SW Freeway, Sugar Land, TX 77478-3493
516810747 +KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
516810746 +Kavanagh Animal Hospital, 190 Franklin Tpke, Ramsey, NJ 07446-1632
516810748 Merchant Services, Box 6010, Hagerstown, MD 21741-6010
516810749 +Michael Flynn, 120 Vreeland Court, Mahwah, NJ 07430-2022
516810750 +Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
516810751 ++NORTHERN LEASING SYSTEMS INC, 525 WASHINGTON BLVD 15 FLOOR, JERSEY CITY NJ 07310-2603
(address filed with court: Northern Leasing Systems, Inc., 419 East Main Street, Suite 102,
Middletown, NY 10940)
516810752 +NPAS, Inc., Box 99400, Louisville, KY 40269-0400
516810753 +On Deck Capital, LLC, 1400 Broadway, New York, NY 10018-5300
516810756 +PSEG, Box 14444, New Brunswick, NJ 08906-4444
516810758 +Radiology Assoc of Ridgewood, 20 Franklin Tpke, Waldwick, NJ 07463-1744
516810759 Ramapo Imaging Assoc., Inc., Box 10003, Peoria, IL 61612-0003
516810760 Stoneleigh Recovery Assoc., LLC, Box 1479, Lombard, IL 60148-8479
516810761 +Subaru Motors Finance, c/o Chase, Box 78076, Phoenix, AZ 85062-8076
516810762 +Township of Mahwah, Box 733, Mahwah, NJ 07430-0733
516810763 Travelers Insurance Co., Box 55126, Boston, MA 02205-5126
516810765 +Valley Emergency Room Associates, 225 North Van Dien Avenue, Ridgewood, NJ 07450-2726
516810766 +Valley Hospital, 225 North Van Dien Avenue, Ridgewood, NJ 07450-2726

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:21 U.S. Attorney, 970 Broad St.,

smg Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:16 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516810722 EDI: RMCB.COM Aug 04 2017 22:38:00 AMCA, Box 1235, Elmsford, NY 10523-0935
516810725 +E-mail/Text: bankruptcy@amtrustgroup.com Aug 04 2017 22:56:48 AmTrust North America,
800 Superior Avenue E, Cleveland, OH 44114-2613
516810726 +EDI: BANKAMER2.COM Aug 04 2017 22:38:00 Bank of America, NA, 100 North Tryon Street,
Charlotte, NC 28202-4031
516810731 +E-mail/Text: ering@cbhv.com Aug 04 2017 22:56:11 CBHV, Box 831, 155 North Plank Road,
Newburgh, NY 12550-1747
516810734 +E-mail/Text: kzoepfel@credit-control.com Aug 04 2017 22:56:21 Credit Control, LLC,
5757 Phantom Drive, Ste 330, Hazelwood, MO 63042-2429
516810735 +E-mail/Text: ardebit@dawnfoods.com Aug 04 2017 22:54:59 Dawn Food Products, Inc.,
3333 Sargent Road, Jackson, MI 49201-8847
516810754 +E-mail/Text: bcwrtoff@cablevision.com Aug 04 2017 22:57:08 Optimum, 1111 Stewart Avenue,
Bethpage, NY 11714-3533
516810755 +E-mail/Text: ccd@oru.com Aug 04 2017 22:56:04 Orange and Rockland Utilities,
390 West Route 59, Spring Valley, NY 10977-5345
516810757 +E-mail/Text: BankruptcyMail@questdiagnostics.com Aug 04 2017 22:57:17 Quest Diagnostics,
3 Giralta Farms, Madison, NJ 07940-1027
516810764 +E-mail/Text: ncrsusf@bryancave.com Aug 04 2017 22:56:36 US Foods, 1051 Amboy Avenue,
Perth Amboy, NJ 08861-1919
516810767 +E-mail/Text: junie@yankeelinens.com Aug 04 2017 22:55:59 Yankee Linen, Inc.,
63 Second Avenue, Paterson, NJ 07514-2003

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net;pbellina@outlook.com
Ralph A Ferro, Jr on behalf of Debtor Maria D. Flynn ralphferrojr@msn.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4